

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

JOSEPH OSTRANDER,

Plaintiff,

v.

TRANS UNION LLC and TRUIST BANK,

Defendants.

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CIVIL ACTION NO. 20-5227

ORDER

AND NOW, this 30th day of July, 2021, after considering (1) the complaint (Doc. No. 1); (2) Trans Union LLC's motion for judgment on the pleadings (Doc. No. 24); (3) Truist Bank's motion for judgment on the pleadings (Doc. No. 28); (4) Trans Union LLC's notice of supplemental authority (Doc. No. 30); (5) the plaintiff's notice of adverse authority (Doc. No. 31); (6) the plaintiff's response in opposition to the defendants' motions for judgment on the pleadings and partial cross-motion for judgment on the pleadings (Doc. No. 41); (7) Truist Bank's reply in support of its motion for judgment on the pleadings and response in opposition to the plaintiff's partial cross-motion for judgment on the pleadings (Doc. No. 44); (8) Trans Union LLC's reply in support of its motion for judgment on the pleadings and response in opposition to the plaintiff's partial cross-motion for judgment on the pleadings (Doc. No. 45); (9) the plaintiff's reply in support of its partial cross-motion for judgment on the pleadings (Doc. No. 46); (10) the parties' arguments during oral argument on April 15, 2021 (Doc. No. 47); (11) the plaintiff's supplemental brief sur oral argument (Doc. No. 48); (12) the defendants' joint response to the plaintiff's supplemental brief sur oral argument (Doc. No. 57); (13) Trans Union LLC's second notice of supplemental authority (Doc. No. 66); (14) the plaintiff's notice of supplemental authority (Doc.

No. 69); and (15) Trans Union LLC's third notice of supplemental authority (Doc. No. 70), it is hereby **ORDERED** as follows:

1. Trans Union LLC's motion for judgment on the pleadings (Doc. No. 24) is **GRANTED** and judgment is entered in favor of Trans Union LLC;
2. Truist Bank's motion for judgment on the pleadings (Doc. No. 28) is **GRANTED** and judgment is entered in favor of Truist Bank;
3. The plaintiff's partial cross-motion for judgment on the pleadings is **DENIED**;
4. The clerk of court is directed to mark this case as **CLOSED**.

BY THE COURT:

/s/ Edward G. Smith
EDWARD G. SMITH, J.